

**Information to identify the case:**

Debtor 1	<b>Robert J. Flood</b>	Social Security number or ITIN	<b>xxx-xx-8837</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Valerie A. Flood</b>	Social Security number or ITIN	<b>xxx-xx-3463</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>19-10488-TPA</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Robert J. Flood

Valerie A. Flood  
fka Valerie A Grich

9/18/19

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Robert J. Flood  
 Valerie A. Flood  
 Debtors

Case No. 19-10488-TPA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: Sep 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2019.

db/jdb +Robert J. Flood, Valerie A. Flood, 17655 Route 89, Corry, PA 16407-8706  
 15049918 +Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546  
 15049920 +Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 15049921 +Daniel Santucci, Midland Funding LLC, 1 International Plaza 5th Floor, Philadelphia, PA 19113-1510  
 15049923 +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184  
 15049925 MedCare Equipment Company, LLC, 104 Erie Central Mall, Erie, PA 16501  
 15049926 +Midland Funding, 1 International Plaza 5th Floor, Philadelphia, PA 19113-1510  
 15049929 +Pennymac Loan Services, Correspondence Unit/Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387  
 15049930 +Scott Morns Esq., RAS LaVra LLC, 425 Commerce Drive Suite 150, Fort Washington, PA 19034-2727  
 15049933 +The Honorable Denise Marie Buell, 732 Worth Street, Corry, PA 16407-8517  
 15049934 +Tsarouhis Law Group, 21 S 9th Street, Suite 200, Allentown, PA 18102-4861  
 15049935 +Weltman Weinberg & Reis, 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842  
 15049936 +Wf/fmg, Attn: Bankruptcy, Po Box 51193, Los Angeles, CA 90051-5493

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: QJBSPERO.COM Sep 19 2019 06:48:00 Joseph B. Spero, 3213 West 26th Street, Erie, PA 16506-2507  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 19 2019 03:27:37 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946  
 cr +EDI: PRA.COM Sep 19 2019 06:48:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15049919 +E-mail/Text: bankruptcy@capvs.com Sep 19 2019 03:28:37 Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322  
 15049922 EDI: DISCOVER.COM Sep 19 2019 06:48:00 Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850  
 15049924 +EDI: IIC9.COM Sep 19 2019 06:48:00 I C System Inc, Attn: Bankruptcy, P.O. Box 64378, St. Paul, MN 55164-0378  
 15049927 +EDI: NAVIENTFKASMSERV.COM Sep 19 2019 06:48:00 Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000  
 15049928 +E-mail/Text: bankruptcy@psecu.com Sep 19 2019 03:28:57 P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013  
 15050342 +EDI: RMSC.COM Sep 19 2019 06:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15049931 +EDI: RMSC.COM Sep 19 2019 06:48:00 Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
 15049932 +EDI: RMSC.COM Sep 19 2019 06:48:00 Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PENNYMAC LOAN SERVICES, LLC  
 aty\* +Joseph B. Spero, 3213 West 26th Street, Erie, PA 16506-2507  
 15049937\* +Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546  
 15049938\* +Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322  
 15049939\* +Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 15049941\* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025  
 (address filed with court: Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850)  
 15049940\* +Daniel Santucci, Midland Funding LLC, 1 International Plaza 5th Floor, Philadelphia, PA 19113-1510  
 15049942\* +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184  
 15049943\* +I C System Inc, Attn: Bankruptcy, P.O. Box 64378, St. Paul, MN 55164-0378  
 15049944\* MedCare Equipment Company, LLC, 104 Erie Central Mall, Erie, PA 16501  
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 15049946\* +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000  
 15049947\* +P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013  
 15049948\* +Pennymac Loan Services, Correspondence Unit/Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387  
 15049949\* +Scott Morns Esq., RAS LaVra LLC, 425 Commerce Drive Suite 150, Fort Washington, PA 19034-2727  
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 15049952\* +The Honorable Denise Marie Buell, 732 Worth Street, Corry, PA 16407-8517  
 15049953\* +Tsarouhis Law Group, 21 S 9th Street, Suite 200, Allentown, PA 18102-4861  
 15049954\* +Weltman Weinberg & Reis, 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842  
 15049955\* +Wf/fmg, Attn: Bankruptcy, Po Box 51193, Los Angeles, CA 90051-5493

TOTALS: 1, \* 20, ## 0

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Page 2 of 2  
Total Noticed: 24

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 20, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com  
Joseph B. Spero on behalf of Trustee Joseph B. Spero sperolaw@neohio.twcbc.com,  
jspero@ecf.axosfs.com;legalmom18@hotmail.com  
Joseph B. Spero sperolaw@neohio.twcbc.com, jspero@ecf.axosfs.com;legalmom18@hotmail.com  
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov  
Rebeka Seelinger on behalf of Debtor Robert J. Flood rebeka@seelingerlaw.com  
Rebeka Seelinger on behalf of Joint Debtor Valerie A. Flood rebeka@seelingerlaw.com  
TOTAL: 6